

**SELF-SERVICE TERMINAL****Abstract**

5 A self-service terminal, such as an ATM (10), comprises a speech generator (31) and  
loudspeaker (30) for producing natural language operating instructions for a user, and a user  
interface (12) permitting the user to interact with the terminal (10) in response to the spoken  
instructions. The user interface may include a microphone (32) and a speech recognition  
module (33).